



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name M&T BANK CORPORATION

City/State BUFFALO, NY

Bank Holding Company Information

Federal Reserve District: 2
 Consolidated Assets (\$000): 150,481,060
 Peer Group Number: 9 Number in Peer Group: _____
 Number of Bank Subsidiaries: 2

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

M&T BANK CORPORATION
ONE M&T PLAZA

BUFFALO, NY 142032399

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	148,216,758	120,646,699	135,492,616	119,591,179	117,151,241
Net income (\$000)	447,249	268,822	1,353,152	1,929,149	1,918,080
Number of BHCs in peer group		123	128	125	118

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.66			3.26	2.94	69	2.87	2.77	49	3.47	3.01	72	3.49	3.08	70
+ Non-interest income	1.37			1.73	1.12	82	1.47	1.21	68	1.65	1.32	72	1.55	1.31	68
- Overhead expense	2.44			2.91	2.68	70	2.42	2.57	51	2.84	2.69	64	2.77	2.71	58
- Provision for credit losses	-0.06			0.83	0.88	54	0.59	0.51	63	0.15	0.15	60	0.11	0.14	48
+ Securities gains (losses)	0			0	0.03	25	0	0.02	25	0	0.01	28	0	0	58
+ Other tax equivalent adjustments	0			0	0	45	0	0	17	0	0	73	0	0	15
= Pretax net operating income (tax equivalent)	1.61			1.18	0.64	75	1.32	1.04	70	2.15	1.56	92	2.16	1.57	90
Net operating income	1.21			0.89	0.48	73	1	0.81	67	1.61	1.19	90	1.64	1.24	86
Net income	1.21			0.89	0.48	73	1	0.82	66	1.61	1.19	90	1.64	1.24	86
Net income (Subchapter S adjusted)					0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.03			4.15	4.09	52	3.41	3.55	36	4.53	4.41	60	4.34	4.24	56
Interest expense	0.11			0.53	0.85	19	0.26	0.52	16	0.69	1.08	21	0.49	0.86	17
Net interest income (tax equivalent)	2.92			3.62	3.24	68	3.14	3.01	51	3.84	3.33	72	3.85	3.38	74
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.30			0.21	0.27	57	0.26	0.27	61	0.16	0.21	52	0.15	0.22	49
Earnings coverage of net loan and lease losses (X)	7.55			12.20	17.23	56	10.40	22.91	45	18.86	24.40	59	20.35	21.75	64
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.66			1.48	1.32	68	1.78	1.58	70	1.16	0.83	84	1.16	0.90	81
Allowance for loan and lease losses / Total loans and leases	1.65			1.47	1.30	69	1.76	1.55	70	1.16	0.81	84	1.15	0.89	82
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2			1.22	0.63	91	1.96	0.71	93	1.15	0.57	92	1.10	0.61	90
30-89 days past due loans and leases / Total loans and leases	0.70			1.45	0.52	95	0.67	0.39	82	1.31	0.43	92	1	0.44	90
Liquidity and Funding															
Net noncore funding dependence	-23			0.13	14.37	14	-15.04	3.20	6	2.53	14.45	18	5.38	16.62	17
Net short-term noncore funding dependence	-26.06			-3.71	4.94	19	-18.16	-4.76	14	-2.91	3.38	23	-0.81	4.66	19
Net loans and leases / Total assets	64.90			74.46	64.23	80	67.88	61.58	68	74.97	63.77	80	72.81	63.98	73
Capitalization															
Tier 1 leverage ratio	8.49			9.59	9.43	58	8.48	9.13	33	9.59	9.76	52	9.88	9.71	57
Holding company equity capital / Total assets	10.93			12.70	11.64	64	11.35	11.16	55	13.11	12.43	60	12.87	12.22	65
Total equity capital (including minority interest) / Total assets	10.93			12.70	11.80	62	11.35	11.29	52	13.11	12.57	58	12.87	12.27	65
Common equity tier 1 capital / Total risk-weighted assets	10.42			9.19	11.64	7	10	12.38	14	9.73	12.17	14	10.13	12.12	17
Net loans and leases / Equity capital (X)	5.94			5.86	5.59	59	5.98	5.58	59	5.72	5.21	64	5.66	5.29	58
Cash dividends / Net income	35.68			59.64	81.34	47	47.10	42.30	58	32.38	33.12	50	30.39	27.31	52
Cash dividends / Net income (Subchapter S adjusted)					139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	20.79			3.79	11.31	22	18.96	16.68	61	-0.19	9.26	10	1.27	7	19
Equity capital	3.99			1.46	5.70	31	2.99	6.99	31	1.66	10.49	15	-4.87	7.89	7
Net loans and leases	5.29			5.86	9.91	39	7.71	9.07	53	2.77	9.10	26	0.55	7.89	13
Noncore funding	-15.96			-37.53	16.35	3	-17.95	-12.18	44	-33.49	6.59	4	87.78	10.67	97
Parent Company Ratios															
Short-term debt / Equity capital	0			0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	4.73			4.99	12.46	43	4.84	13.56	32	4.90	13.04	40	4.89	13.37	43
Equity investment in subsidiaries / Equity capital	102.98			101.84	103.91	39	103.19	102.81	55	102.17	103.22	47	102.45	103.10	50
Cash from ops + noncash items + op expense / Op expense + dividends	114.17			249.49	176.81	74	107.04	147.24	29	294.36	190.27	82	199.64	174.91	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	961,194	1,034,240	3,923,400	4,390,449	4,115,857	-7.06	12.61
Income from lease financing receivables.....	11,388	12,581	51,653	51,733	48,704	-9.48	16.16
Fully taxable income on loans and leases.....	970,423	1,044,178	3,965,075	4,431,028	4,153,727	-7.06	13.80
Tax-exempt income on loans and leases.....	2,159	2,643	9,978	11,154	10,834	-18.31	-79.69
Estimated tax benefit on income on loans and leases.....	3,714	5,003	17,122	22,396	20,792	-25.77	-37.29
Income on loans and leases (tax equivalent).....	976,296	1,051,824	3,992,175	4,464,578	4,185,353	-7.18	12.31
Investment interest income (tax equivalent).....	34,944	47,876	168,925	274,809	309,036	-27.01	-62.78
Interest on balances due from depository institutions.....	6,874	18,966	32,956	141,397	108,182	-63.76	-33.50
Interest income on other earning assets.....	2,581	6,817	15,944	21,673	18,039	-62.14	-54.25
Total interest income (tax equivalent).....	1,020,695	1,125,483	4,210,000	4,902,457	4,620,610	-9.31	4.24
Interest on time deposits of \$250K or more.....	1,268	4,199	11,977	21,795	8,847	-69.80	
Interest on time deposits < \$250K.....	5,742	17,673	54,303	73,631	42,576	-67.51	
Interest on foreign office deposits.....	185	3,419	4,054	21,917	5,633	-94.59	-4.15
Interest on other deposits.....	11,504	78,002	146,701	368,003	215,411	-85.25	-29.44
Interest on other borrowings and trading liabilities.....	13,842	31,239	84,815	216,400	208,070	-55.69	-72.80
Interest on subordinated debt and mandatory convertible securities.....	3,026	9,082	24,545	47,583	45,872	-66.68	-66.93
Total interest expense.....	35,567	143,614	326,395	749,329	526,409	-75.23	-64.74
Net interest income (tax equivalent).....	985,128	981,869	3,883,605	4,153,128	4,094,201	0.33	12.16
Non-interest income.....	507,318	521,307	1,989,574	1,967,448	1,816,559	-2.68	25.92
Adjusted operating income (tax equivalent).....	1,492,446	1,503,176	5,873,179	6,120,576	5,910,760	-0.71	16.49
Overhead expense.....	905,882	877,581	3,276,949	3,392,488	3,242,320	3.22	19.50
Provision for credit losses.....	-22,000	250,000	800,000	176,000	132,000		
Securities gains (losses).....	3	0	2	-4	18		-25.00
Other tax equivalent adjustments.....	1	0	-1	1	-2		
Pretax net operating income (tax equivalent).....	596,283	354,813	1,786,808	2,570,126	2,530,137	68.06	25.76
Applicable income taxes.....	145,300	80,927	416,369	618,112	590,160	79.54	-14.16
Tax equivalent adjustments.....	3,734	5,064	17,287	22,865	21,897	-26.26	-41.03
Applicable income taxes (tax equivalent).....	149,034	85,991	433,656	640,977	612,057	73.31	-15.13
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	447,249	268,822	1,353,152	1,929,149	1,918,080	66.37	49.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	447,249	268,822	1,353,152	1,929,149	1,918,080	66.37	49.82
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	447,249	268,822	1,353,152	1,929,149	1,918,080	66.37	49.82
Investment securities income (tax equivalent).....	34,944	47,876	168,925	274,809	309,036	-27.01	-62.78
US Treasury and agency securities (excluding mortgage-backed securities).....	31	859	967	26,855	22,188	-96.39	-94.45
Mortgage-backed securities.....	34,095	45,404	163,499	239,651	278,388	-24.91	-62.34
All other securities.....	818	1,613	4,459	8,303	8,460	-49.28	-70.60
Cash dividends declared.....	159,576	160,321	637,304	624,698	582,979	-0.46	20.66
Common.....	142,526	143,243	569,076	552,216	510,458	-0.50	27.33
Preferred.....	17,050	17,078	68,228	72,482	72,521	-0.16	-16.08

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.75			3.73	3.72	50	3.11	3.27	34	4.10	4	60	3.94	3.87	59
Less: Interest expense	0.10			0.48	0.78	20	0.24	0.48	15	0.63	0.98	22	0.45	0.79	20
Equals: Net interest income (tax equivalent)	2.66			3.26	2.94	69	2.87	2.77	49	3.47	3.01	72	3.49	3.08	70
Plus: Non-interest income	1.37			1.73	1.12	82	1.47	1.21	68	1.65	1.32	72	1.55	1.31	68
Equals: adjusted operating income (tax equivalent)	4.03			4.98	4.12	87	4.33	4.04	70	5.12	4.41	80	5.05	4.46	83
Less: Overhead expense	2.44			2.91	2.68	70	2.42	2.57	51	2.84	2.69	64	2.77	2.71	58
Less: Provision for credit losses	-0.06			0.83	0.88	54	0.59	0.51	63	0.15	0.15	60	0.11	0.14	48
Plus: Realized gains (losses) on held-to-maturities securities	0			0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0			0	0.03	26	0	0.02	27	0	0.01	27	0	0	58
Plus: other tax equivalent adjustments	0			0	0	45	0	0	17	0	0	73	0	0	15
Equals: Pretax net operating income (tax equivalent)	1.61			1.18	0.64	75	1.32	1.04	70	2.15	1.56	92	2.16	1.57	90
Less: Applicable income taxes (tax equivalent)	0.40			0.29	0.16	76	0.32	0.23	77	0.54	0.36	89	0.52	0.33	90
Less: Minority interest	0			0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.21			0.89	0.48	73	1	0.81	67	1.61	1.19	90	1.64	1.24	86
Plus: Net extraordinary items	0			0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.21			0.89	0.48	73	1	0.82	66	1.61	1.19	90	1.64	1.24	86
Memo: Net income (last four quarters)	1.08			1.42	0.98	86	1	0.82	66	1.61	1.19	90	1.64	1.24	86
Net income—BHC and noncontrolling (minority) interest	1.21			0.89	0.49	71	1	0.83	66	1.61	1.20	89	1.64	1.25	86
Margin Analysis															
Average earning assets / Average assets	90.97			89.93	91.24	37	91.15	92.32	33	90.41	91.05	42	90.85	91.48	42
Average interest-bearing funds / Average assets	52.31			58.20	66.92	15	54.54	64.06	13	60.51	65.57	27	58.64	65.56	21
Interest income (tax equivalent) / Average earning assets	3.03			4.15	4.09	52	3.41	3.55	36	4.53	4.41	60	4.34	4.24	56
Interest expense / Average earning assets	0.11			0.53	0.85	19	0.26	0.52	16	0.69	1.08	21	0.49	0.86	17
Net interest income (tax equivalent) / Average earning assets	2.92			3.62	3.24	68	3.14	3.01	51	3.84	3.33	72	3.85	3.38	74
Yield or Cost															
Total loans and leases (tax equivalent)	3.93			4.59	4.74	48	4.13	4.27	47	4.99	5.09	48	4.79	4.95	47
Interest-bearing bank balances	0.10			0.94	1.16	37	0.20	0.27	34	1.60	2.04	26	1.66	1.64	52
Federal funds sold and reverse repos	0.12			1.33	1.34	54	0.26	0.68	30	1.70	2.44	27	1.96	2.17	44
Trading assets	0.08			0.18	0.75	58	0.10	0.60	57	0.41	0.99	54	0.93	1.11	53
Total earning assets	3.02			4.13	4.05	54	3.39	3.51	37	4.51	4.36	61	4.32	4.20	56
Investment securities (tax equivalent)	2.25			2.20	2.60	20	2.17	2.25	42	2.47	2.76	26	2.33	2.68	22
US Treasury and agency securities (excluding mortgage-backed securities)	1.26			25.59	2.31	99	7.68	1.75	97	2.34	2.32	61	1.18	2.05	7
Mortgage-backed securities	2.34			2.24	2.49	20	2.27	2.05	69	2.61	2.61	53	2.55	2.50	57
All other securities	2.34			4.57	3.62	84	3.17	3.24	56	5.66	4.06	86	5.42	4.20	82
Interest-bearing deposits	0.10			0.65	0.90	25	0.31	0.53	23	0.78	1.10	27	0.47	0.81	18
Time deposits of \$250K or more	1.18			2.19	1.83	80	1.93	1.42	87	2.29	1.96	76	1.39	1.44	41
Time deposits < \$250K	0.70			1.46	1.69	30	1.27	1.36	41	1.41	1.82	25	0.78	1.29	18
Other domestic deposits	0.07			0.55	0.71	34	0.24	0.36	30	0.69	0.93	35	0.42	0.67	26
Foreign deposits	0.10			0.81	0.79	50	0.35	0.42	53	1.58	1.19	73	1.31	0.97	75
Federal funds purchased and repos	0.01			0.94	1.14	40	0.70	0.62	70	1.55	1.86	39	1.29	1.51	43
Other borrowed funds and trading liabilities	1.47			2.27	1.90	73	1.61	1.50	56	2.81	2.38	74	2.53	2.28	65
All interest-bearing funds	0.18			0.82	1.15	23	0.44	0.74	20	1.04	1.49	24	0.77	1.19	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	507,318	521,307	1,989,574	1,967,448	1,816,559
Fiduciary activities income	143,130	132,898	544,412	515,754	500,774
Service charges on deposit accounts - domestic	67,085	81,809	270,745	331,510	331,766
Trading revenue	6,284	21,016	40,536	62,044	32,547
Investment banking fees and commissions	28,195	31,046	119,151	118,234	98,035
Insurance activities revenue	14,413	14,856	47,022	47,198	47,215
Venture capital revenue	12	22,953	54,786	39,350	24,698
Net servicing fees	60,895	53,064	183,515	226,308	202,006
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	67,648	47,316	285,163	159,569	120,934
Other non-interest income	119,656	116,349	444,244	467,481	458,584
Total overhead expenses	905,882	877,581	3,276,949	3,392,488	3,242,320
Personnel expense	541,078	536,843	1,950,692	1,900,797	1,752,264
Net occupancy expense	82,471	79,640	322,037	324,079	298,828
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,738	3,913	14,869	19,490	24,522
Other operating expenses	279,595	257,185	989,351	1,148,122	1,166,706
Fee income on mutual funds and annuities	15,503	18,534	66,060	71,070	65,295
Memoranda					
Assets under management in proprietary mutual funds and annuities	12,721,130	12,841,482	12,899,348	12,520,155	10,798,355
Number of equivalent employees	17,157	17,416	17,076	17,503	16,938
Average personnel expense per employee	31.54	30.82	114.24	108.60	103.45
Average assets per employee	8,638.85	6,927.35	7,934.68	6,832.61	6,916.47

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.06			3.56	2.64	67	3.32	2.02	72	3.61	2.72	69	3.59	3.08	62
Overhead expenses / Net Interest Income + non-interest income	60.85			58.58	63.90	32	55.96	62.28	29	55.64	61.29	26	55.06	60.88	22
Percent of Average Assets															
Total overhead expense	2.44			2.91	2.68	70	2.42	2.57	51	2.84	2.69	64	2.77	2.71	58
Personnel expense	1.46			1.78	1.36	87	1.44	1.30	63	1.59	1.41	69	1.50	1.44	55
Net occupancy expense	0.22			0.26	0.27	47	0.24	0.26	36	0.27	0.28	47	0.26	0.28	36
Other operating expenses	0.76			0.87	0.98	52	0.74	0.94	42	0.98	0.97	65	1.02	0.97	68
Overhead less non-interest income	1.08			1.18	1.47	27	0.95	1.25	27	1.19	1.32	36	1.22	1.38	34
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	60.70			58.38	63.38	35	55.80	61.82	29	55.43	60.64	28	54.85	60.37	23
Personnel expense	36.25			35.71	33.17	65	33.21	32.36	49	31.06	32.39	39	29.65	32.51	30
Net occupancy expense	5.53			5.30	6.75	24	5.48	6.58	30	5.29	6.52	25	5.06	6.48	20
Other operating expenses	18.92			17.37	22.88	25	17.10	22.28	27	19.08	21.20	44	20.15	20.90	48
Total non-interest income	33.99			34.68	26.40	74	33.88	28.83	64	32.14	29.23	66	30.73	28.50	65
Fiduciary activities income	9.59			8.84	2.03	92	9.27	2.09	93	8.43	1.97	92	8.47	2.14	92
Service charges on domestic deposit accounts	4.49			5.44	3.92	70	4.61	3.27	75	5.42	3.88	69	5.61	4.15	63
Trading revenue	0.42			1.40	1.58	70	0.69	1.28	62	1.01	1.18	64	0.55	0.85	62
Investment banking fees and commissions	1.89			2.07	2.81	54	2.03	2.46	61	1.93	3.54	52	1.66	3.42	47
Insurance activities revenue	0.97			0.99	0.40	82	0.80	0.41	77	0.77	0.47	76	0.80	0.47	78
Venture capital revenue	0			1.53	-0.01	99	0.93	0.01	95	0.64	0.02	94	0.42	0.02	94
Net servicing fees	4.08			3.53	-0.41	96	3.12	0.01	96	3.70	0.28	98	3.42	0.65	94
Net securitization income	0			0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.53			3.15	1.88	74	4.86	3.92	66	2.61	1.86	69	2.05	1.61	68
Other non-interest income	8.02			7.74	9.85	43	7.56	9.65	44	7.64	10.04	43	7.76	9.86	47
Overhead less non-interest income	26.71			23.70	36.23	17	21.92	31.93	23	23.28	31.06	26	24.12	31.46	25
Applicable income taxes / Pretax net operating income (tax equivalent)	24.37			22.81	17.54	78	23.30	18.63	81	24.05	20.56	78	23.33	19.04	81
Applicable income tax + TE / Pretax net operating income + TE	24.99			24.24	22.86	61	24.27	21.18	76	24.94	23.23	72	24.19	21.56	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	58,554,069	56,714,126	58,354,295	56,190,676	56,400,088	3.24	-3.78
Commercial and industrial loans	22,926,848	20,785,682	22,431,380	19,037,513	18,208,703	10.30	32.02
Loans to individuals	12,894,263	11,188,667	12,583,272	10,902,321	9,105,331	15.24	123.90
Loans to depository institutions and acceptances of other banks	2,055	2,780	2,026	2,559	2,795	-26.08	92.06
Agricultural loans	29,546	28,963	25,593	32,001	24,492	2.01	-63.19
Other loans and leases	4,892,299	5,422,057	5,139,301	4,757,799	4,725,068	-9.77	28.44
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	99,299,080	94,142,275	98,535,867	90,922,869	88,466,477	5.48	13.00
Less: Allowance for loan and lease losses	1,636,206	1,384,366	1,736,387	1,051,071	1,019,444	18.19	69.95
Net loans and leases	97,662,874	92,757,909	96,799,480	89,871,798	87,447,033	5.29	12.37
Debt securities that reprice or mature in over 1 year	5,792,083	8,018,176	6,205,296	8,271,967	9,717,897	-27.76	-58.76
Mutual funds and equity securities	81,792	134,160	92,985	140,041	93,917	-39.03	-3.13
Subtotal	103,536,749	100,910,245	103,097,761	98,283,806	97,258,847	2.60	2.47
Interest-bearing bank balances	31,407,227	8,896,307	23,663,810	7,190,154	8,105,197	253.04	229.04
Federal funds sold and reverse repos	1,000	0	0	3,500	0		
Debt securities that reprice or mature within 1 year	348,874	417,790	364,263	698,498	2,274,261	-16.50	-56.53
Trading assets	687,359	1,224,291	1,068,581	470,129	185,584	-43.86	46.88
Total earning assets	135,982,824	111,453,288	128,196,451	106,651,315	107,830,880	22.01	21.57
Non-interest-bearing cash and due from depository institutions	1,258,989	1,298,192	1,552,743	1,432,805	1,605,439	-3.02	6.86
Premises, fixed assets, and leases	1,143,186	1,140,693	1,154,020	1,124,342	630,734	0.22	78.14
Other real estate owned	29,797	83,605	34,668	85,646	78,374	-64.36	-84.15
Investment in unconsolidated subsidiaries	41,556	33,155	39,387	33,563	102,462	25.34	-72.11
Intangible and other assets	12,024,708	10,568,900	11,623,836	10,545,086	9,849,514	13.77	13.28
Total assets	150,481,060	124,577,833	142,601,105	119,872,757	120,097,403	20.79	20.75
Quarterly average assets	148,216,758	120,646,699	144,646,733	122,513,033	118,025,351	22.85	20.38
Average loans and leases (YTD)	99,356,363	91,705,416	96,594,677	89,487,253	87,401,333	8.34	13.44
Memoranda							
Loans held-for-sale	874,890	625,236	1,057,443	442,079	551,697	39.93	120.51
Loans not held-for-sale	98,424,190	93,517,039	97,478,424	90,480,790	87,914,780	5.25	12.52
Real estate loans secured by 1-4 family	21,099,294	19,931,808	20,673,367	20,538,568	21,993,849	5.86	-32.29
Commercial real estate loans	37,241,316	36,571,643	37,468,484	35,458,630	34,228,737	1.83	25.94
Construction and land development	10,098,311	9,212,946	10,029,758	8,978,082	8,794,661	9.61	75.33
Multifamily	4,438,895	4,643,890	4,601,634	4,235,225	4,607,847	-4.41	7.09
Nonfarm nonresidential	22,704,110	22,714,807	22,837,092	22,245,323	21,683,229	-0.05	15.45
Real estate loans secured by farmland	155,771	165,398	157,170	143,856	133,194	-5.82	65.30
Total investment securities	6,224,364	8,574,781	6,664,580	9,115,734	12,093,066	-27.41	-58.31
U.S. Treasury securities	10,013	13,572	12,337	259,629	1,783,324	-26.22	-94.98
US agency securities (excluding mortgage-backed securities)	0	0	0	0	149		-100.00
Municipal securities	851	3,127	1,531	4,915	9,153	-72.79	-99.22
Mortgage-backed securities	5,996,593	8,303,150	6,425,052	8,580,632	10,075,949	-27.78	-58.27
Asset-backed securities	0	0	0	0	108		-100.00
Other debt securities	135,115	120,772	132,675	130,517	130,466	11.88	13.83
Mutual funds and equity securities	81,792	134,160	92,985	140,041	93,917	-39.03	-3.13
Available-for-sale securities	4,364,437	6,139,979	4,822,606	6,318,776	8,682,509	-28.92	-64.23
U.S. Treasury securities	7,013	10,573	9,338	9,767	1,336,782	-33.67	-96.48
US agency securities (excluding mortgage-backed securities)	0	0	0	0	149		-100.00
Municipal securities	0	682	0	775	1,659	-100.00	-100.00
Mortgage-backed securities	4,225,105	6,011,080	4,683,454	6,180,956	7,217,013	-29.71	-64.04
Asset-backed securities	0	0	0	0	108		-100.00
Other debt securities	132,319	117,644	129,814	127,278	126,798	12.47	17.59
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	72,075	97,207	93,292	42,289	-61,157	-25.85	86.09
Available-for-sale securities appreciation (depreciation)	169,551	191,923	201,579	60,500	-186,914	-11.66	-35.61
Structured notes, fair value	0	0	0	0	15		-100.00
Pledged securities	4,437,234	2,022,915	4,158,851	1,782,386	2,311,918	119.35	-1.46

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	53,641,419	35,554,715	47,572,884	32,396,407	32,256,668	50.87	80.55
NOW, ATS and transaction accounts	12,921,912	11,965,819	14,628,231	10,943,947	7,667,469	7.99	360.07
Time deposits less brokered deposits < \$250K	-1,251,163	1,643,630	-1,073,562	2,180,507	2,276,354		
MMDA and other savings accounts	57,730,744	45,967,677	53,020,159	43,965,511	43,274,102	25.59	18.67
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	123,042,912	95,131,841	114,147,712	89,486,372	85,474,593	29.34	40.43
Time deposits of \$250K or more	405,876	726,807	454,420	808,143	874,586	-44.16	
Foreign deposits	668,071	1,240,756	684,554	1,706,748	834,079	-46.16	223.92
Federal funds purchased and repos	58,957	160,128	59,482	164,042	607,532	-63.18	-97.20
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	1,763,271	349,976	1,499,211	5,420,514	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	2,441,625	2,465,577	2,451,803	3,436,538	4,902,141	-0.97	-56.57
Brokered deposits < \$250K	4,359,506	3,083,904	4,519,052	2,768,806	2,973,314	41.36	
Noncore funding	7,934,035	9,440,443	8,519,287	10,383,488	15,612,166	-15.96	-52.31
Trading liabilities	95,239	125,746	116,902	79,903	178,125	-24.26	-67.81
Subordinated notes and debentures + trust preferred securities	1,056,878	1,991,639	1,580,414	1,948,758	1,913,105	-46.93	-48.93
Other liabilities	1,905,488	2,072,370	2,049,507	2,257,587	1,459,223	-8.05	15.33
Total liabilities	134,034,552	108,762,039	126,413,822	104,156,108	104,637,212	23.24	23.80
Equity Capital							
Perpetual preferred stock (including surplus)	1,250,000	1,250,000	1,250,000	1,250,000	1,231,500	0.00	1.50
Common stock	79,871	79,871	79,871	79,871	79,883	0.00	-0.14
Common surplus	6,611,150	6,588,407	6,617,404	6,593,539	6,579,342	0.35	-1.08
Retained earnings	13,731,893	12,837,390	13,444,428	12,820,916	11,516,672	6.97	59.73
Accumulated other comprehensive income	-138,478	209,833	-63,032	-206,680	-420,081		
Other equity capital components	-5,087,928	-5,149,707	-5,141,388	-4,820,997	-3,527,125		
Total holding company equity capital	16,446,508	15,815,794	16,187,283	15,716,649	15,460,191	3.99	0.56
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	16,446,508	15,815,794	16,187,283	15,716,649	15,460,191	3.99	0.56
Total liabilities and capital	150,481,060	124,577,833	142,601,105	119,872,757	120,097,403	20.79	20.75
Memoranda							
Non-interest-bearing deposits	53,641,419	35,554,715	47,572,884	32,396,407	32,256,668	50.87	80.55
Interest-bearing deposits	74,834,946	64,628,593	72,232,854	62,373,662	57,899,904	15.79	16.01
Total deposits	128,476,365	100,183,308	119,805,738	94,770,069	90,156,572	28.24	36.37
Long-term debt that reprices within 1 year	569,153	1,131,021	601,008	1,802,409	1,468,771	-49.68	-53.01
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	16,187,283	15,716,649	15,716,649	15,460,191	16,250,819		
Accounting restatements	0	-91,925	-91,925	0	0		
Net income	447,249	268,822	1,353,152	1,929,149	1,918,080		
Net sale of new perpetual preferred stock	0	0	0	14,500	0		
Net sale of new common stock	-6,641	-5,508	23,232	17,818	-11,746		
Sale of treasury stock	53,639	45,314	53,581	56,073	119,827		
Less: Purchase of treasury stock	0	373,750	373,750	1,349,785	2,194,396		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	159,576	160,321	637,304	624,698	582,979		
Change in other comprehensive income	-75,446	416,513	143,648	213,401	-39,414		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	16,446,508	15,815,794	16,187,283	15,716,649	15,460,191		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Real estate loans	38.91			45.53	38.37	60	40.92	36.22	55	46.88	37.78	64	46.96	37.19	65
Commercial and industrial loans	15.24			16.68	12.73	68	15.73	13.52	62	15.88	12.02	70	15.16	12.85	64
Loans to individuals	8.57			8.98	3.84	83	8.82	3.40	85	9.09	4.20	79	7.58	4.31	75
Loans to depository institutions and acceptances of other banks	0			0	0.03	64	0	0.03	69	0	0.04	64	0	0.05	64
Agricultural loans	0.02			0.02	0.20	43	0.02	0.19	40	0.03	0.24	44	0.02	0.30	42
Other loans and leases	3.25			4.35	4.96	53	3.60	4.63	52	3.97	5.01	50	3.93	5	46
Net loans and leases	64.90			74.46	64.23	80	67.88	61.58	68	74.97	63.77	80	72.81	63.98	73
Debt securities over 1 year	3.85			6.44	14.63	11	4.35	15.55	8	6.90	14.60	12	8.09	14.63	17
Mutual funds and equity securities	0.05			0.11	0.05	80	0.07	0.05	71	0.12	0.06	76	0.08	0.06	68
Subtotal	68.80			81	80.12	36	72.30	78.16	18	81.99	79.65	34	80.98	79.97	31
Interest-bearing bank balances	20.87			7.14	4.14	77	16.59	7.51	91	6	3.06	80	6.75	3.04	84
Federal funds sold and reverse repos	0			0	0.78	27	0	0.82	26	0	1.57	57	0	1.66	23
Debt securities 1 year or less	0.23			0.34	1.72	23	0.26	1.68	17	0.58	1.91	30	1.89	1.96	67
Trading assets	0.46			0.98	1.27	67	0.75	1.01	68	0.39	1.19	65	0.15	1.33	57
Total earning assets	90.37			89.46	89.78	46	89.90	91.05	31	88.97	89.53	42	89.79	89.74	50
Non-interest cash and due from depository institutions	0.84			1.04	1.12	42	1.09	1.07	48	1.20	1.14	52	1.34	1.21	60
Other real estate owned	0.02			0.07	0.03	86	0.02	0.02	67	0.07	0.03	85	0.07	0.04	75
All other assets	8.80			9.49	9.05	58	9.01	7.82	68	9.83	9.27	61	8.88	8.98	48
Memoranda															
Short-term investments	21.10			7.48	7.73	62	16.85	11.17	79	6.58	7.63	59	8.64	7.80	69
U.S. Treasury securities	0.01			0.01	0.86	35	0.01	0.84	38	0.22	1.03	53	1.48	1.04	69
US agency securities (excluding mortgage-backed securities)	0			0	0.51	12	0	0.63	11	0	0.54	13	0	0.69	21
Municipal securities	0			0	1.44	20	0	1.69	17	0	1.34	20	0.01	1.62	20
Mortgage-backed securities	3.98			6.67	11.43	22	4.51	11.75	13	7.16	11.44	24	8.39	11.13	33
Asset-backed securities	0			0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	51
Other debt securities	0.09			0.10	0.39	48	0.09	0.42	46	0.11	0.39	52	0.11	0.41	52
Loans held-for-sale	0.58			0.50	0.40	68	0.74	0.52	70	0.37	0.39	62	0.46	0.30	76
Loans held for investment	65.41			75.07	64.43	81	68.36	61.72	69	75.48	63.50	82	73.20	63.93	74
Real estate loans secured by 1-4 family	14.02			16	13.18	63	14.50	11.91	62	17.13	13.29	65	18.31	13.46	69
Revolving	2.54			3.50	2.02	75	2.81	1.66	72	3.72	2.07	76	3.99	2.27	76
Closed-end, secured by first liens	11.45			12.44	10.62	62	11.65	9.81	61	13.34	10.69	67	14.23	10.57	71
Closed-end, secured by junior liens	0.04			0.06	0.28	24	0.04	0.22	24	0.07	0.28	27	0.09	0.31	29
Commercial real estate loans	24.75			29.36	23.11	59	26.28	22.22	59	29.58	22.23	60	28.50	21.58	61
Construction and land development	6.71			7.40	3.46	86	7.03	3.40	86	7.49	3.44	86	7.32	3.51	84
Multifamily	2.95			3.73	3.23	67	3.23	3.12	61	3.53	3.01	68	3.12	2.72	65
Nonfarm nonresidential	15.09			18.23	15.32	57	16.01	14.72	51	18.56	14.69	61	18.05	14.44	59
Real estate loans secured by farmland	0.10			0.13	0.35	58	0.11	0.33	55	0.12	0.36	55	0.11	0.41	57

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	58.97			60.24	57.83	44	59.22	57.15	44	61.80	57.46	47	63.75	56.49	51
Real estate loans secured by 1-4 family	21.25			21.17	20.44	52	20.98	19.43	54	22.59	20.75	57	24.86	21.10	60
Revolving	3.84			4.63	3.09	70	4.06	2.64	68	4.91	3.15	72	5.42	3.50	73
Closed-end	17.40			16.55	17.13	50	16.92	16.59	51	17.68	17.39	53	19.44	17.39	59
Commercial real estate loans	37.50			38.85	34.31	53	38.03	34.63	51	39	33.52	53	38.69	32.14	56
Construction and land development	10.17			9.79	5.12	81	10.18	5.26	84	9.87	5.09	81	9.94	5.20	82
1-4 family	1.31			1.59	0.98	71	1.30	0.93	65	1.69	0.94	74	1.80	1.02	73
Other	8.86			8.20	4	87	8.88	4.19	91	8.19	4.02	85	8.14	4.05	84
Multifamily	4.47			4.93	4.90	61	4.67	4.96	55	4.66	4.69	59	4.24	4.10	62
Nonfarm nonresidential	22.86			24.13	22.69	49	23.18	22.93	47	24.47	22.15	52	24.51	21.40	53
Owner-occupied	6.72			6.84	7.70	49	6.68	7.68	44	7.07	7.72	51	6.96	8.03	46
Other	16.15			17.29	14.76	58	16.49	14.95	57	17.40	14.34	61	17.55	13.38	62
Real estate loans secured by farmland	0.16			0.18	0.53	55	0.16	0.54	52	0.16	0.55	53	0.15	0.63	55
Loans to depository institutions and acceptances of other banks	0			0	0.08	64	0	0.06	68	0	0.11	62	0	0.12	64
Commercial and industrial loans	23.09			22.08	20.31	60	22.76	22.17	55	20.94	19.53	60	20.58	20.32	59
Loans to individuals	12.99			11.88	6.48	78	12.77	6.13	79	11.99	7.13	76	10.29	7.36	72
Credit card loans	0.51			0.62	0.71	73	0.57	0.65	74	0.69	0.81	73	0.62	1.02	71
Agricultural loans	0.03			0.03	0.31	39	0.03	0.32	38	0.04	0.37	42	0.03	0.46	41
Other loans and leases	4.93			5.76	9.38	47	5.22	9.09	48	5.23	9.85	42	5.34	9.66	40
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	429.99			458.45	401.07	52	436.12	381.27	53	454.80	391.26	55	461.80	379.80	58
Real estate loans secured by 1-4 family	154.94			161.12	138.65	62	154.50	125.03	64	166.24	138.18	63	180.08	137.84	66
Revolving	28.03			35.21	21.22	72	29.90	17.42	72	36.11	21.26	72	39.26	23.33	73
Closed-end	126.91			125.91	115.78	57	124.60	106.14	60	130.13	115.20	59	140.82	112.79	64
Commercial real estate loans	273.48			295.63	240.54	56	280.02	234.65	55	287	229.44	56	280.26	219.72	58
Construction and land development	74.16			74.47	35.93	83	74.96	35.62	85	72.67	34.95	83	72.01	35.36	83
1-4 family	9.54			12.09	6.92	73	9.54	6.34	69	12.42	6.61	73	13.02	7.04	73
Other	64.62			62.38	27.85	89	65.42	28.16	92	60.25	27.32	87	58.99	27.26	88
Multifamily	32.60			37.54	33.54	67	34.39	32.74	65	34.28	31.04	66	30.71	27.85	64
Nonfarm nonresidential	166.73			183.62	159.79	56	170.68	155.06	54	180.05	152.10	57	177.54	147.22	58
Owner-occupied	48.98			52.05	54.16	53	49.22	52.37	50	52.03	53.07	54	50.40	54.89	53
Other	117.75			131.57	103.49	61	121.46	100.54	60	128.03	97.41	64	127.14	91.80	66
Real estate loans secured by farmland	1.14			1.34	3.48	55	1.17	3.44	55	1.16	3.60	52	1.09	4.02	55
Loans to depository institutions and acceptances of other banks	0.02			0.02	0.38	65	0.02	0.28	68	0.02	0.44	63	0.02	0.54	66
Commercial and industrial loans	168.36			168.02	132.09	68	167.64	139.91	64	154.09	122.02	66	149.09	128.82	61
Loans to individuals	94.69			90.44	40.80	80	94.04	37.47	84	88.24	43.51	78	74.55	42.67	72
Credit card loans	3.74			4.74	3.94	75	4.17	3.30	75	5.07	4.34	75	4.52	5.31	73
Agricultural loans	0.22			0.23	1.90	40	0.19	1.88	41	0.26	2.18	41	0.20	2.72	44
Other loans and leases	35.93			43.83	54.71	54	38.41	49.54	54	38.51	52.44	50	38.69	51.79	47
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.43			35.90	27.16	71	34.92	27.32	68	35.65	26.45	71	35.58	24.79	75
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	251.04			273.21	188.67	74	257.19	183.76	75	262.33	178.57	75	257.71	167.93	77
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	300.01			325.26	248.20	66	306.41	240.85	63	314.35	236.10	63	308.11	225.98	65

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Short-term investments	21.10			7.48	7.73	62	16.85	11.17	79	6.58	7.63	59	8.64	7.80	69
Liquid assets	26.11			15.77	22.73	31	22.89	26.22	44	14.89	22.44	30	18.02	22.72	47
Investment securities	4.14			6.88	16.91	8	4.67	17.85	6	7.60	16.99	11	10.07	17.27	15
Net loans and leases	64.90			74.46	64.23	80	67.88	61.58	68	74.97	63.77	80	72.81	63.98	73
Net loans, leases and standby letters of credit	66.50			76.54	65.22	85	69.57	62.48	70	77.13	64.84	82	74.89	65.07	78
Core deposits	81.77			76.36	64.18	83	80.05	70.67	79	74.65	63.09	75	71.17	62.13	63
Noncore funding	5.27			7.58	19.78	16	5.97	14.13	24	8.66	19.36	19	13	21.34	31
Time deposits of \$250K or more	0.27			0.58	2.95	8	0.32	2.11	7	0.67	2.94	10	0.73	2.89	13
Foreign deposits	0.44			1	0.43	84	0.48	0.36	83	1.42	0.43	84	0.69	0.47	82
Federal funds purchased and repos	0.04			0.13	1.77	24	0.04	1.47	23	0.14	1.94	25	0.51	1.97	35
Secured federal funds purchased	0			0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.04			0.13	0.97	35	0.04	0.54	41	0.13	0.48	41	0.51	0.54	47
Commercial paper	0			0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0			1.42	3.69	29	0.25	1.24	39	1.25	3.01	32	4.51	3.67	63
Earning assets that reprice within 1 year	54.93			53.92	39.59	87	53.47	39.38	86	52.64	39.29	86	53.58	40.29	84
Interest-bearing liabilities that reprice within 1 year	1.89			3.38	10.23	10	2.12	8.20	9	3.40	10.19	10	3.05	10.01	12
Long-term debt that reprices within 1 year	0.38			0.91	0.79	75	0.42	0.47	72	1.50	0.96	76	1.22	1.34	69
Net assets that reprice within 1 year	52.66			49.63	27.26	94	50.93	29.11	93	47.73	26.63	92	49.30	27.38	92
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-23			0.13	14.37	14	-15.04	3.20	6	2.53	14.45	18	5.38	16.62	17
Net short-term noncore funding dependence	-26.06			-3.71	4.94	19	-18.16	-4.76	14	-2.91	3.38	23	-0.81	4.66	19
Short-term investment / Short-term noncore funding	666.09			167.15	77.70	83	453.70	184.19	89	157.04	77.77	80	108.17	66.46	80
Liquid assets - short-term noncore funding / Nonliquid assets	31.04			13.41	16.50	51	24.87	28.18	52	12.56	16.97	47	12.24	16.04	52
Net loans and leases / Total deposits	76.02			92.59	88.34	59	80.80	79.43	56	94.83	90.31	60	96.99	90.08	73
Net loans and leases / Core deposits	79.37			97.50	101.46	46	84.80	88.34	48	100.43	103.93	50	102.31	105	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.59			0.87	1.57	49	0.79	1.57	44	0.37	0.72	47	-0.55	-0.82	43
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.39			1.72	3.85	27	1.70	4.31	16	0.54	1.36	34	-1.67	-1.98	56
Structured notes appreciation (depreciation) / Tier 1 capital				-0.04				0.02			0		0	-0.05	78
Percent of Investment Securities															
Held-to-maturity securities	28.57			26.83	12.92	76	26.24	11.38	75	29.15	12.67	78	27.43	16.19	67
Available-for-sale securities	70.12			71.61	85.17	21	72.36	87.23	22	69.32	85.40	20	71.80	81.88	31
U.S. Treasury securities	0.16			0.16	5.04	35	0.19	4.72	42	2.85	6.15	55	14.75	6.99	78
US agency securities (excluding mortgage-backed securities)	0			0	3.36	12	0	4.01	10	0	3.49	13	0	4.02	20
Municipal securities	0.01			0.04	8.69	20	0.02	9.83	18	0.05	7.75	20	0.08	9.16	20
Mortgage-backed securities	96.34			96.83	68.40	92	96.41	66.64	92	94.13	67.43	91	83.32	65.45	78
Asset-backed securities	0			0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	51
Other debt securities	2.17			1.41	2.67	53	1.99	3.01	53	1.43	2.94	56	1.08	2.79	53
Mutual funds and equity securities	1.31			1.56	0.35	89	1.40	0.35	89	1.54	0.40	89	0.78	0.42	75
Debt securities 1 year or less	5.60			4.87	10.98	32	5.47	10.55	34	7.66	11.86	48	18.81	11.91	79
Debt securities 1 to 5 years	1.70			1.48	17.72	11	1.46	17.03	10	1.23	17.94	8	1.13	19.18	10
Debt securities over 5 years	91.35			92.03	67.50	89	91.65	69.86	83	89.51	66.02	80	79.22	64.73	62
Pledged securities	71.29			23.59	36.65	34	62.40	35.67	81	19.55	30.57	40	19.12	33.30	34
Structured notes, fair value	0			0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	83
Percent Change from Prior Like Quarter															
Short-term investments	240.96			-8.46	53.90	18	204.46	183.32	65	-23.96	26.69	15	65.30	6.77	94
Investment securities	-27.41			-29.23	9.51	1	-26.89	23.62	3	-24.62	11.75	0	-15.13	9.42	6
Core deposits	29.34			11.25	12	59	27.56	26.88	60	4.69	11.23	31	-5.36	7.29	5
Noncore funding	-15.96			-37.53	16.35	3	-17.95	-12.18	44	-33.49	6.59	4	87.78	10.67	97

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			32,993,395	31,182,228	27,703,324
Commit: Secured commercial real estate loans	6,470,281	9,058,967	7,285,634	9,063,457	7,566,061
Commit: Unsecured real estate loans	831,445	777,038	868,426	871,009	760,068
Credit card lines (reported semiannually, June/Dec)			4,566,331	4,185,337	3,550,790
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,406,814	2,595,539	2,406,056	2,588,301	2,498,748
Commercial and similar letters of credit	13,260	35,078	27,370	41,637	56,326
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	3,217,009	2,317,136	3,487,241	1,544,652	1,405,473
Written options contracts (interest rate)	1,616,315	1,860,283	1,638,664	1,572,387	1,876,816
Purchased options contracts (interest rate)	1,616,314	1,860,284	1,638,664	17,182,387	17,486,816
Interest rate swaps	66,069,801	86,331,616	80,968,046	82,584,630	43,104,597
Futures and forward foreign exchange	626,496	692,956	566,363	912,496	671,244
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							23.14	22.01	59	26.01	23.52	64	23.07	24.05	57
Standby letters of credit	1.60			2.08	0.78	87	1.69	0.71	87	2.16	0.84	88	2.08	0.92	87
Commercial and similar letters of credit	0.01			0.03	0.02	75	0.02	0.02	70	0.03	0.02	78	0.05	0.02	77
Securities lent	0			0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0			0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0			0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0			0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	48.61			74.70	54.47	82	61.92	48.62	79	86.59	68.47	82	53.74	65.81	76
Interest rate contracts	48.19			74.15	40.32	85	61.52	34.36	84	85.83	47.31	84	53.18	43.84	79
Interest rate futures and forward contracts	2.14			1.86	11.14	62	2.45	6.21	69	1.29	10.67	65	1.17	11.40	68
Written options contracts (interest rate)	1.07			1.49	2.54	56	1.15	2.18	56	1.31	2.47	68	1.56	2.16	72
Purchased options contracts (interest rate)	1.07			1.49	1.56	74	1.15	1.46	73	14.33	2.65	91	14.56	2.32	92
Interest rate swaps	43.91			69.30	23.70	91	56.78	20.83	88	68.89	28.86	89	35.89	26.74	82
Foreign exchange contracts	0.42			0.56	6.58	67	0.40	6.01	65	0.76	10.12	65	0.56	10.92	68
Futures and forward foreign exchange contracts	0.42			0.56	4.16	70	0.40	3.47	69	0.76	5.23	71	0.56	5.22	72
Written options contracts (foreign exchange)	0			0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0			0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0			0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0			0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0			0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0			0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0			0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0			0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							34.16	42.82	55	34.85	45.53	48	31.70	44.93	45

BHC Name _____ City/State _____

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	73,145,935	93,062,275	88,298,978	103,796,552	64,544,946
Interest rate contracts	72,519,439	92,369,319	87,732,615	102,884,056	63,873,702
Foreign exchange contracts	626,496	692,956	566,363	912,496	671,244
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	3,843,505	3,010,092	4,053,604	2,457,148	2,076,717
Written options	1,616,315	1,860,283	1,638,664	1,572,387	1,876,816
Exchange-traded	0	0	0	0	0
Over-the-counter	1,616,315	1,860,283	1,638,664	1,572,387	1,876,816
Purchased options	1,616,314	1,860,284	1,638,664	17,182,387	17,486,816
Exchange-traded	0	0	0	0	0
Over-the-counter	1,616,314	1,860,284	1,638,664	17,182,387	17,486,816
Swaps	66,069,801	86,331,616	80,968,046	82,584,630	43,104,597
Held for trading	32,228,926	32,595,139	33,761,737	44,753,804	43,289,473
Interest rate contracts	31,602,430	31,902,183	33,195,374	43,841,308	42,618,229
Foreign exchange contracts	626,496	692,956	566,363	912,496	671,244
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	40,917,009	60,467,136	54,537,241	59,042,748	21,255,473
Interest rate contracts	40,917,009	60,467,136	54,537,241	59,042,748	21,255,473
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	68,274,544	88,880,088	83,170,228	100,779,530	61,756,632
One year or less	51,032,523	65,525,432	60,316,671	78,852,071	31,865,329
Over 1 year to 5 years	10,356,125	14,442,146	15,413,888	13,670,823	23,781,535
Over 5 years	6,885,896	8,912,510	7,439,669	8,256,636	6,109,768
Gross negative fair value (absolute value)	114,839	164,721	140,485	87,304	192,118
Gross positive fair value	713,390	1,236,632	1,086,220	432,188	149,846
Held for trading	647,848	1,192,285	1,036,756	415,722	130,221
Non-traded	65,542	44,347	49,464	16,466	19,625
Current credit exposure on risk-based capital derivative contracts	659,877	1,213,026	1,037,187	421,344	138,706
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Notional Amount															
Interest rate contracts	99.14			99.26	94.85	43	99.36	94.10	44	99.12	93.44	45	98.96	92.91	49
Foreign exchange contracts	0.86			0.74	3.08	62	0.64	3.49	62	0.88	3.20	62	1.04	3.39	59
Equity, commodity, and other contracts	0			0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	5.25			3.23	13.53	32	4.59	14.05	41	2.37	13.49	33	3.22	12.78	37
Exchange-traded	2.21			2	7.86	32	1.86	8.18	32	1.51	5.91	35	2.91	6.60	44
Over-the-counter	0			0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	2.21			2	7.35	34	1.86	7.73	33	1.51	5.10	37	2.91	5.49	49
Exchange-traded	2.21			2	3.47	60	1.86	3.42	57	16.55	4.42	86	27.09	4.19	94
Over-the-counter	0			0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	2.21			2	2.77	63	1.86	2.86	61	16.55	3.35	90	27.09	3.20	96
Swaps															
Held for trading	90.33			92.77	69.06	73	91.70	68.76	72	79.56	69.75	48	66.78	70.34	38
Held for trading															
Interest rate contracts	44.06			35.03	45.49	43	38.24	43.53	46	43.12	44.16	46	67.07	46.31	50
Foreign exchange contracts	43.20			34.28	38.85	46	37.59	36.62	49	42.24	37.24	51	66.03	38.40	61
Equity, commodity, and other contracts	0.86			0.74	1.52	71	0.64	1.60	71	0.88	1.60	70	1.04	1.85	70
Equity, commodity, and other contracts															
Non-traded	0			0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Interest rate contracts	55.94			64.97	54.51	56	61.76	56.47	53	56.88	55.84	53	32.93	53.69	49
Foreign exchange contracts	55.94			64.97	52.13	60	61.76	53.82	57	56.88	52.22	56	32.93	50.60	50
Equity, commodity, and other contracts	0			0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)	0			0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	93.34			95.51	91.11	49	94.19	91.48	44	97.09	93.86	48	95.68	94.47	44
Over 1 year to 5 years	69.77			70.41	31.34	84	68.31	32.05	85	75.97	32.17	84	49.37	32.51	70
Over 5 years	14.16			15.52	27.94	36	17.46	27.06	36	13.17	30.45	28	36.84	31.16	61
Gross negative fair value (absolute value)	9.41			9.58	31.18	26	8.43	29.56	24	7.95	28.09	26	9.47	28.71	29
Gross positive fair value	0.16			0.18	1.98	6	0.16	1.55	7	0.08	0.83	8	0.30	0.72	15
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.98			1.33	2.69	24	1.23	2.23	23	0.42	1.19	16	0.23	0.85	6
Percent of Tier 1 Capital															
Gross positive fair value (X)	0.01			0.01	0.11	25	0.01	0.07	29	0.01	0.06	35	0.02	0.06	54
Held for trading (X)	0.06			0.11	0.13	63	0.09	0.09	66	0.04	0.07	61	0.01	0.06	45
Non-traded (X)	0.05			0.11	0.10	69	0.09	0.07	72	0.04	0.06	69	0.01	0.05	56
Current credit exposure (X)	0.01			0	0.02	35	0	0.02	39	0	0.01	41	0	0.01	38
Credit losses on derivative contracts	0.05			0.11	0.09	68	0.09	0.06	71	0.04	0.05	64	0.01	0.04	57
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0			0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.63			1.13	1.16	66	0.98	0.85	67	0.41	0.73	61	0.14	0.53	57

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	1,736,387	1,051,071	1,051,071	1,019,444	1,017,198
Gross losses	122,925	67,704	333,507	237,708	231,241
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	47,744	18,542	86,366	93,335	101,487
Net losses	75,181	49,162	247,141	144,373	129,754
Provision for loan and lease losses	-25,000	250,000	800,000	176,000	132,000
Adjustments	0	132,457	132,457	0	0
Ending balance	1,636,206	1,384,366	1,736,387	1,051,071	1,019,444
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.07			0.83	0.87	54	0.59	0.51	63	0.15	0.15	60	0.11	0.14	48
Provision for loan and lease losses / Average loans and leases	-0.10			1.09	1.41	47	0.83	0.82	57	0.20	0.24	51	0.15	0.24	41
Provision for loan and lease losses / Net loan and lease losses	-33.25			508.52	730.69	54	323.70	487.86	48	121.91	130.58	55	101.73	134.68	39
Allowance for loan and lease losses / Total loans and leases not held for sale	1.66			1.48	1.32	68	1.78	1.58	70	1.16	0.83	84	1.16	0.90	81
Allowance for loan and lease losses / Total loans and leases	1.65			1.47	1.30	69	1.76	1.55	70	1.16	0.81	84	1.15	0.89	82
Allowance for loan and lease losses / Net loans and leases losses (X)	5.44			7.04	10.10	61	7.03	11.58	50	7.28	8.03	65	7.86	7.54	66
Allowance for loan and lease losses / Nonaccrual assets	83.53			129.82	310.68	18	91.61	299.17	8	108.54	218.72	25	113.20	214.03	27
ALLL / 90+ days past due + nonaccrual loans and leases	53.79			86.95	221.69	17	63.08	244.34	9	64.46	151.73	19	77.68	160.51	20
Gross loan and lease losses / Average loans and leases	0.49			0.30	0.34	58	0.35	0.34	63	0.27	0.28	56	0.26	0.30	57
Recoveries / Average loans and leases	0.19			0.08	0.07	63	0.09	0.07	70	0.10	0.08	73	0.12	0.09	73
Net losses / Average loans and leases	0.30			0.21	0.27	57	0.26	0.27	61	0.16	0.21	52	0.15	0.22	49
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	14.32			7.80	8.09	62	36.33	33.98	62	40.36	36.22	68	45.19	41.30	66
Earnings coverage of net loan and lease losses (X)	7.55			12.20	17.23	56	10.40	22.91	45	18.86	24.40	59	20.35	21.75	64

Net Loan and Lease Losses By Type

Real estate loans	0.37			0.04	0.01	80	0.06	0.04	71	0.03	0.01	74	0.01	0.02	52
Real estate loans secured by 1-4 family	-0.01			0.10	0.01	89	0.03	0.01	76	0.05	0.01	85	0.07	0.01	89
Revolving	-0.08			0.14	0	86	0.07	0.01	80	0.13	0.02	83	0.16	0.03	86
Closed-end	0.01			0.09	0.01	90	0.02	0	73	0.03	0	80	0.05	0.01	86
Commercial real estate loans	0.59			0.01	0.01	66	0.08	0.07	65	0.02	0.01	70	-0.03	0.01	16
Construction and land development	-0.02			-0.01	-0.01	33	0.01	0	73	0.10	-0.01	94	-0.22	-0.03	5
1-4 family	-0.01			0	0	11	0	0	26	0	0	83	-0.01	-0.01	18
Other	-0.01			-0.01	-0.01	32	0.01	0	77	0.10	-0.01	94	-0.20	-0.02	4
Multifamily	0			0	0	28	0	0	86	0	0	29	0	0	28
Nonfarm nonresidential	0.97			0.02	0.02	71	0.13	0.11	70	0	0.02	28	0.05	0.02	73
Owner-occupied	-0.02			0.01	0.01	71	0.02	0.02	68	0.01	0.01	69	0.01	0.01	58
Other	0.99			0.01	0.01	79	0.11	0.08	73	-0.01	0.01	13	0.04	0.01	83
Real estate loans secured by farmland	-1.93			-0.05	0.01	6	0.43	0.02	94	0.02	0.01	82	0.06	0	85
Commercial and industrial loans	0.05			0.22	0.48	45	0.37	0.47	48	0.16	0.37	32	0.19	0.31	46
Loans to individuals	0.47			0.91	1.43	41	0.61	1.13	39	0.73	1.17	40	0.86	1.16	52
Credit card loans	2.75			3.25	3.52	38	3.08	2.92	52	2.90	3.11	39	2.86	2.92	38
Agricultural loans	0			0	0.11	43	0	0.19	35	0	0.08	12	0	0.15	38
Loans to foreign governments and institutions					0			0			0			0	
Other loans and leases	0.25			0.49	0.15	84	0.97	0.15	93	0.32	0.15	77	0.22	0.14	73

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	692,490	1,366,386	662,439	1,193,429	885,193
90+ days past due loans and leases	1,084,553	530,317	859,208	667,517	418,690
Nonaccrual loans and leases	1,957,106	1,061,748	1,893,299	963,112	893,608
Total past due and nonaccrual loans and leases	3,734,149	2,958,451	3,414,946	2,824,058	2,197,491
Restructured 30-89 days past due					
Restructured 30-89 days past due	4,062	18,010	6,768	15,605	16,773
Restructured 90+ days past due	51	0	0	68	257
Restructured nonaccrual	710,244	197,217	663,949	142,126	163,784
Total restructured loans and leases	714,357	215,227	670,717	157,799	180,814
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	1,305	1,422	1,407	391	9
90+ days past due loans held for sale	71	173	41	4	515
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	1,376	1,595	1,448	395	524
Restructured loans and leases in compliance	238,008	214,429	232,226	218,751	228,337
Other real estate owned	29,797	83,605	34,668	85,646	78,374
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	6,748	8,379	7,120	8,751	10,823
Nonaccrual	1,615	4,655	2,036	5,228	6,991
Total other assets past due and nonaccrual	8,363	13,034	9,156	13,979	17,814

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.70			1.45	0.52	95	0.67	0.39	82	1.31	0.43	92	1	0.44	90
90+ days past due loans and leases	1.09			0.56	0.12	88	0.87	0.12	92	0.73	0.15	88	0.47	0.17	84
Nonaccrual loans and leases	1.97			1.13	0.57	90	1.92	0.66	94	1.06	0.51	91	1.01	0.54	90
90+ days past due and nonaccrual loans and leases	3.06			1.69	0.75	91	2.79	0.85	93	1.79	0.71	92	1.48	0.75	89
30-89 days past due restructured															
30-89 days past due restructured	0			0.02	0.01	70	0.01	0.01	59	0.02	0.01	69	0.02	0.02	69
90+ days past due restructured	0			0	0.01	29	0	0.01	29	0	0.01	60	0	0.01	57
Nonaccrual restructured	0.72			0.21	0.14	72	0.67	0.13	96	0.16	0.14	61	0.19	0.16	63
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0			0	0	85	0	0	82	0	0	82	0	0	75
90+ days past due loans held for sale	0			0	0	87	0	0	82	0	0	84	0	0	89
Nonaccrual loans held for sale	0			0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.70			1.45	0.52	94	0.67	0.40	82	1.31	0.43	92	1	0.44	90
90+ days past due assets	1.10			0.57	0.12	88	0.88	0.12	92	0.74	0.15	88	0.49	0.18	84
Nonaccrual assets	1.97			1.13	0.58	88	1.92	0.67	94	1.06	0.53	89	1.02	0.57	88
30+ days past due and nonaccrual assets	3.77			3.16	1.32	91	3.47	1.29	93	3.12	1.19	91	2.50	1.26	89
Percent of Total Assets															
90+ days past due and nonaccrual assets	2.03			1.29	0.48	92	1.94	0.52	96	1.37	0.44	93	1.11	0.48	93
90+ days past due and nonaccrual assets + other real estate owned	2.05			1.36	0.51	92	1.96	0.55	94	1.44	0.48	92	1.17	0.52	92
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.48			1.11	0.57	92	1.52	0.60	93	1.07	0.53	92	1.01	0.60	87
Allowance for loan and lease losses	136.23			99.53	74.58	76	124.80	66.66	86	122.08	115.41	63	119.41	118.28	55
Equity capital + allowance for loan and lease losses	12.33			8.01	4.68	86	12.09	4.97	92	7.65	4.28	85	7.39	4.79	78
Tier 1 capital + allowance for loan and lease losses	16.13			11.01	5.89	91	15.92	6.05	94	10.39	5.65	90	9.97	6.16	84
Loans and leases + other real estate owned	2.24			1.46	0.91	87	2.20	0.97	92	1.41	0.85	85	1.37	0.96	81

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.76			1.82	0.48	96	0.82	0.39	86	1.51	0.38	94	1.28	0.42	93
90+ days past due	1.84			0.91	0.12	91	1.45	0.16	91	1.09	0.16	91	0.68	0.22	85
Nonaccrual	2.66			1.24	0.54	90	2.54	0.76	93	1.03	0.46	89	1.10	0.57	84
Commercial and industrial															
30–89 days past due	0.78			0.51	0.36	75	0.24	0.23	65	0.71	0.31	87	0.19	0.30	40
90+ days past due	0.03			0.05	0.03	78	0.04	0.03	72	0.09	0.05	75	0.02	0.05	51
Nonaccrual	1.12			1.13	0.90	70	1.23	0.75	78	1.52	0.83	80	1.05	0.76	70
Individuals															
30–89 days past due	0.49			1.02	0.84	62	0.94	0.83	64	1.45	0.83	81	1.35	0.84	80
90+ days past due	0.03			0.04	0.15	50	0.04	0.14	47	0.34	0.17	79	0.35	0.16	79
Nonaccrual	0.79			0.63	0.19	87	0.81	0.28	89	0.34	0.17	76	0.41	0.23	74
Depository institution loans															
30–89 days past due	0			0	0.01	46	0	0	46	0	0	47	0	0	47
90+ days past due	0			0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual	0			0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due	0			0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due	0			0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual	2.23			2.50	0.76	85	2.60	0.49	90	2.31	0.67	85	3.80	0.75	89
Foreign governments															
30–89 days past due					10.34			0			0.07			0.01	
90+ days past due					0			0			0			0	
Nonaccrual					0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.09			2.15	0.26	95	0.16	0.18	62	1.11	0.20	92	0.16	0.17	64
90+ days past due	0			0	0.01	72	0	0.01	69	0.01	0.01	74	0	0.01	31
Nonaccrual	0.77			1	0.13	94	0.63	0.15	89	1.22	0.13	97	0.93	0.14	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Memoranda															
1-4 family	30-89 days past due	1.06		3.09	0.73	96	1.18	0.65	82	2.73	0.67	95	2.36	0.71	94
	90+ days past due	4.94		2.38	0.24	92	3.84	0.33	92	2.90	0.31	91	1.62	0.46	86
	Nonaccrual	2.88		2.38	0.79	93	2.86	0.89	94	1.85	0.73	90	1.77	0.86	87
Revolving	30-89 days past due	0.40		0.65	0.50	64	0.58	0.48	59	0.59	0.45	64	0.41	0.50	41
	90+ days past due	0		0	0.03	31	0	0.03	30	0.02	0.05	61	0.07	0.05	69
	Nonaccrual	1.92		1.31	1.07	72	1.85	1.13	78	1.32	1	74	1.39	1.17	75
Closed-end	30-89 days past due	1.20		3.78	0.76	96	1.32	0.65	85	3.32	0.70	96	2.91	0.75	94
	90+ days past due	6.03		3.04	0.27	92	4.76	0.38	93	3.70	0.35	91	2.06	0.53	86
	Nonaccrual	3.09		2.68	0.77	93	3.10	0.87	94	2	0.70	91	1.87	0.84	87
Junior lien	30-89 days past due	0.01		0.02	0.02	51	0	0.02	36	0.02	0.02	57	0.02	0.03	48
	90+ days past due	0		0	0	32	0	0	32	0	0	75	0	0	66
	Nonaccrual	0.04		0.03	0.05	45	0.04	0.04	56	0.03	0.04	47	0.03	0.06	45
Commercial real estate	30-89 days past due	0.59		1.13	0.28	96	0.63	0.26	86	0.81	0.18	97	0.59	0.17	94
	90+ days past due	0.09		0.11	0.01	91	0.14	0.02	92	0.05	0.03	72	0.08	0.03	83
	Nonaccrual	2.54		0.61	0.32	80	2.37	0.62	96	0.54	0.23	84	0.65	0.28	91
Construction and development	30-89 days past due	0.47		2.48	0.32	94	0.68	0.28	81	1.36	0.28	91	0.75	0.21	90
	90+ days past due	0.06		0.07	0.01	86	0.05	0.01	90	0.04	0.02	82	0.17	0.02	93
	Nonaccrual	1.27		0.42	0.24	79	1.16	0.41	85	0.43	0.20	83	0.31	0.19	75
1-4 family	30-89 days past due	0.09		0.38	0.06	93	0.22	0.03	90	0.45	0.06	94	0.22	0.06	84
	90+ days past due	0		0.05	0	95	0.01	0	87	0	0	41	0	0	43
	Nonaccrual	0.03		0.07	0.03	82	0.04	0.03	74	0.06	0.02	83	0.03	0.02	72
Other	30-89 days past due	0.38		2.10	0.24	94	0.46	0.22	79	0.91	0.20	90	0.53	0.13	90
	90+ days past due	0.06		0.02	0.01	85	0.04	0	94	0.04	0.01	87	0.17	0.02	94
	Nonaccrual	1.23		0.35	0.18	81	1.12	0.35	86	0.37	0.17	86	0.28	0.15	77
Multifamily	30-89 days past due	0.39		0.34	0.10	83	0.07	0.09	63	0.86	0.08	95	0.09	0.10	65
	90+ days past due	0		0	0	45	0	0	45	0.02	0	88	0.16	0.01	95
	Nonaccrual	0.43		0.26	0.06	89	0.34	0.11	87	0.41	0.05	95	0.49	0.08	93
Nonfarm non-residential	30-89 days past due	0.68		0.75	0.27	89	0.72	0.23	87	0.58	0.14	95	0.60	0.17	96
	90+ days past due	0.12		0.15	0.02	94	0.21	0.02	93	0.06	0.03	76	0.03	0.03	69
	Nonaccrual	3.52		0.76	0.37	81	3.31	0.80	96	0.61	0.28	83	0.81	0.30	91
Owner Occupied	30-89 days past due	0.10		0.10	0.11	50	0.07	0.07	58	0.12	0.07	75	0.09	0.09	56
	90+ days past due	0.01		0	0.01	66	0.01	0	76	0	0.01	55	0.01	0.01	65
	Nonaccrual	0.54		0.42	0.20	79	0.53	0.27	82	0.40	0.16	85	0.37	0.17	81
Other	30-89 days past due	0.58		0.64	0.14	96	0.66	0.14	90	0.46	0.07	95	0.51	0.07	96
	90+ days past due	0.11		0.15	0.01	95	0.20	0.01	94	0.06	0.01	86	0.02	0.01	76
	Nonaccrual	2.99		0.34	0.16	81	2.78	0.44	95	0.21	0.10	80	0.43	0.13	90
Farmland	30-89 days past due	2.50		0.37	0.32	69	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0		0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	3.19		2.83	1.10	80	3.19	1.13	85	3.54	0.84	90	7.65	1.23	91
Credit card	30-89 days past due	0.92		1.22	1.31	46	1.10	0.95	59	1.08	1.19	35	1.13	1.22	39
	90+ days past due	0.68		0.78	0.83	46	0.64	0.63	47	0.76	0.78	50	0.73	0.73	49
	Nonaccrual	0		0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,603,093	1,518,571	1,555,887	1,852,413	3,128,992
Retained earnings	13,936,894	12,978,443	13,673,724	12,820,916	11,516,672
Accumulated other comprehensive income (AOCI)	-138,478	209,833	-63,032	-206,680	-420,081
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	15,401,509	14,706,847	15,166,579	14,466,649	14,225,583
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	4,601,604	4,611,616	4,603,584	4,614,499	4,678,820
Accumulated other comprehensive income-related adjustments	-136,366	217,718	-60,373	-201,737	-414,048
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	10,936,271	9,877,513	10,623,368	10,053,887	9,960,811
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	10,936,271	9,877,513	10,623,368	10,053,887	9,960,811
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,250,000	1,250,000	1,250,000	1,250,000	1,234,608
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,250,000	1,250,000	1,250,000	1,250,000	1,234,608
Less: Additional tier 1 capital deductions	51	51	51	51	1,649
Additional tier 1 capital	1,249,949	1,249,949	1,249,949	1,249,949	1,232,959
Tier 1 Capital	12,186,220	11,127,462	11,873,317	11,303,836	11,193,770
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,008,907	1,105,630	1,008,052	1,104,847	1,283,698
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,310,460	1,242,081	1,326,618	1,094,696	1,061,569
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,319,367	2,347,711	2,334,670	2,199,543	2,345,267
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	50	50	50	22,767	84,900
Tier 2 capital	2,319,317	2,347,661	2,334,620	2,176,776	2,260,367
Exited advanced approach tier 2 capital					
Total capital	14,505,537	13,475,123	14,207,937	13,480,612	13,454,137
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	148,216,758	120,646,699	144,646,733	122,513,033	118,025,351
Less: Deductions from common equity tier 1 capital	4,601,655	4,611,667	4,603,635	4,614,550	4,680,469
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	143,615,103	116,035,032	140,043,098	117,898,483	113,344,882
Total risk-weighted assets	105,001,742	107,475,854	106,255,688	103,298,443	98,336,897
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Common equity tier 1 capital, column A	10.42			9.19	11.59	8	10	12.35	15	9.73	12.11	15	10.13	12.09	18
Common equity tier 1 capital, column B	0			0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.61			10.35	12.25	16	11.17	13.08	21	10.94	12.78	23	11.38	12.85	32
Tier 1 capital, column B	0			0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.81			12.54	14.01	21	13.37	15.23	20	13.05	14.36	34	13.68	14.45	46
Total capital, column B	0			0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.49			9.59	9.43	58	8.48	9.13	33	9.59	9.76	52	9.88	9.71	57
Supplementary leverage ratio, advanced approaches HCs					7.28			8.72			7.41			7.31	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	16,846	16,760	16,909	16,537	25,039	0.51	-49.25
Total property and casualty assets	0	0	0	0	8,879		-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	16,846	16,760	16,909	16,537	16,160	0.51	2.19
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	16,744	16,642	16,795	16,474	24,930	0.61	-46.57
Total property and casualty equity	0	0	0	0	8,856		-100.00
Total life and health equity	16,744	16,642	16,795	16,474	16,074	0.61	3.24
Total insurance underwriting net income	16	47	172	182	169	-65.96	-92.23
Total property and casualty	0	0	0	-14	26		-100.00
Total life and health	16	47	172	196	143	-65.96	-65.96
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		-100.00
Unearned premiums (P/C)	0	0	0	0	0		-100.00
Policyholder benefit and contractholder funds (L/H)	2	3	2	3	15	-33.33	-97.01
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	14,413	14,856	47,022	47,198	47,215	-2.98	18.55
Other insurance activities income	14,413	14,855	47,020	47,191	47,192	-2.98	20.36
Insurance and reinsurance underwriting income	0	1	2	7	23	-100.00	-100.00
Premiums	0	1	2	6	23	-100.00	-100.00
Credit related insurance underwriting	0	1	2	6	23	-100.00	-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	39	45	105	145	206	-13.33	-26.42
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,857,710	1,833,997	1,853,444	1,826,053	1,794,789	1.29	7.19

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01			0.01	0.01	83	0.01	0	82	0.01	0.01	81	0.02	0.01	84
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0			0	56.62	15	0	53.67	17	0	51.47	18	35.46	56.12	43
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100			100	43.38	84	100	46.33	82	100	48.53	81	64.54	43.88	56
Separate account assets (L/H) / Total life assets	0			0	10.89	43	0	11.24	43	0	7.26	42	0	8.53	44
<hr/>															
Insurance activities revenue / Adjusted operating income	0.97			0.99	0.40	82	0.80	0.41	77	0.77	0.47	76	0.80	0.47	78
Premium income / Insurance activities revenue	0			0.01	2.84	80	0	2.84	79	0.01	7.32	73	0.05	4.86	73
Credit related premium income / Total premium income				100	45.10	76	100	38.23	81	100	34.91	83	100	44.54	78
Other premium income / Total premium income				0	54.90	23	0	61.77	18	0	65.09	16	0	55.46	21
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Insurance underwriting net income / Consolidated net income	0			0.02	0.05	86	0.01	0.03	85	0.01	0.08	78	0.01	0.08	79
Insurance net income (P/C) / Equity (P/C)					9.66			15.59			19.86		0.29	15.64	17
Insurance net income (L/H) / Equity (L/H)	0.38			1.13	-116.81	35	1.02	3.62	30	1.19	5.13	27	0.89	1.99	38
Insurance benefits, losses, expenses / Insurance premiums				4,500	1,046.57	84	5,250	447.82	90	2,416.67	233.61	92	895.65	160.49	96
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Reinsurance recovery (P/C) / Total assets (P/C)					0			0.07			0.15		0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)	0			0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.44			14.66	11.59	63	13.62	11.03	58	14.78	11.51	64	14.70	10.22	64
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)				0		0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	174,230	196,516	169,521	167,428	172,161
Real estate loans	71,495	60,975	69,313	65,133	63,435
Commercial and industrial loans	54,008	80,229	49,288	73,541	108,726
Loans to depository institutions and other banks acceptances	0	0	0	93	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	48,727	55,312	50,920	28,661	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	899
Interest-bearing bank balances	81,867	64,527	80,752	67,066	47,255
Total selected foreign assets	256,097	261,043	250,273	234,494	220,315
Total foreign deposits	668,071	1,240,756	684,554	1,706,748	834,079
Interest-bearing deposits	668,071	1,240,756	684,554	1,706,748	834,079
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	2.93			3.67	0.99	85	3.27	0.87	85	4.03	1.25	83	3.29	1.17	80
Cost: Interest-bearing deposits	0.10			0.81	0.79	50	0.35	0.42	53	1.58	1.19	73	1.31	0.97	75

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Real estate loans					4.10			5.18			27.03			27.29	
Commercial and industrial loans					0.37			0.64			0.29			1.53	
Foreign governments and institutions					0			0			0			0	

Growth Rates

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	-11.34			27.54	12.26	79	1.25	-2.40	64	-2.75	22.48	45	8.25	7.24	57
Total selected assets	-1.89			27.61	7.32	79	6.73	2.04	58	6.44	12.40	60	9.54	3.24	68
Deposits	-46.16			13.43	13.75	50	-59.89	3.46	6	104.63	10.36	96	273.67	5	96

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	15,310,253	16,417,101	15,265,431	16,234,978	16,502,783	-6.74	-4.48
1-4 family residential loans	15,310,253	16,417,101	15,265,431	16,234,978	16,502,783	-6.74	-2.79
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	10.17	13.18	10.70	13.54	13.74
1-4 family residential loans	10.17	13.18	10.70	13.54	13.74
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans	28.44	28.94	28.06	30.15	32.11
Home equity lines	3.33	3.94	3.52	4.16	4.57
Credit card receivables	0.44	0.53	0.49	0.58	0.53
Auto loans and other consumer loans	10.77	9.54	10.52	9.53	8.08
Commercial and industrial loans	20	18.80	19.71	17.77	17.35
All other loans and leases	37.01	38.26	37.69	37.80	37.37

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	33.02	34.60	33.45	34.34	30.15

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	229,398	743,823	418,222	648,931	607,933	-69.16	-47.07	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0		-100.00	
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	229,398	743,823	418,222	648,931	607,933	-69.16	-48.12	
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	133,668	97,752	133,280	90,895	147,998	36.74	2.23	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0		-100.00	
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	133,668	97,752	133,280	90,895	147,998	36.74	1.47	
Total past due securitized assets.....	363,066	841,575	551,502	739,826	755,931	-56.86	-36.74	
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.50	4.53	2.74	4	3.68
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.50	4.53	2.74	4	3.68
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.87	0.60	0.87	0.56	0.90
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.87	0.60	0.87	0.56	0.90
Total past due securitized assets percent of securitized assets	2.37	5.13	3.61	4.56	4.58
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.34	4.16	2	3.66	3.29
Home equity lines	0.40	0.65	0.58	0.59	0.41
Credit card receivables	0.92	1.22	1.10	1.08	1.13
Commercial and industrial loans	0.78	0.51	0.24	0.71	0.19
All other loans and leases	0.52	1.21	0.65	0.97	0.68
Total managed loans past due 30–89 days	0.80	1.91	0.95	1.72	1.42
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.61	1.79	2.90	2.12	1.49
Home equity lines	0	0	0	0.02	0.07
Credit card receivables	0.68	0.78	0.64	0.76	0.73
Commercial and industrial loans	0.03	0.05	0.04	0.09	0.02
All other loans and leases	0.05	0.06	0.08	0.08	0.09
Total managed loans past due 90+ days	1.06	0.57	0.87	0.71	0.54
Total Past Due Managed Assets					
	1.87	2.48	1.82	2.43	1.96
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.04	0.01	0.01	0.02
Home equity lines	-0.08	0.14	0.07	0.13	0.16
Credit card receivables	2.75	3.25	3.08	2.90	2.86
Commercial and industrial loans	0.05	0.22	0.37	0.16	0.19
All other loans and leases	0.50	0.21	0.26	0.17	0.13
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.26	0.18	0.22	0.13	0.12

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	200,054	450,233	650,695	922	958	-55.57	97487.32
Dividends	200,000	450,000	650,000	0	0	-55.56	
Interest	54	233	695	922	958	-76.82	-73.66
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	94	190	59,083	894	837	-50.53	-24.80
Dividends	94	190	59,083	894	837	-50.53	-24.80
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies		0		2,025,000	1,250,000		
Dividends		0		2,025,000	1,250,000		
Interest					0		
Management and service fees					0		
Other income					0		
Total income from subsidiaries	200,148	450,423	709,778	2,026,816	1,251,795	-55.56	-7.05
Securities gains (losses)	0	0	0	0	0		
Other operating income	-44	80	4,122	5,386	751		
Total operating income	200,104	450,503	713,900	2,032,202	1,252,546	-55.58	-7.00
Operating Expenses							
Personnel expenses	1,546	1,533	5,493	4,828	4,553	0.85	95.20
Interest expense	1,843	4,456	11,268	23,670	9,615	-58.64	
Other expenses	10,917	11,566	48,867	48,677	46,080	-5.61	47.11
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	14,306	17,555	65,628	77,175	60,248	-18.51	74.19
Income (loss) before taxes	186,076	432,310	647,982	1,955,042	1,192,170	-56.96	-10.09
Applicable income taxes (credit)	-1,897	-4,417	-15,097	-17,413	-14,109		
Extraordinary items							
Income before undistributed income of subsidiaries	187,973	436,727	663,079	1,972,455	1,206,279	-56.96	-10.49
Equity in undistributed income of subsidiaries	259,276	-167,905	690,073	-43,306	711,801		192.87
Bank subsidiaries	257,657	-190,326	693,894	0	0		
Nonbank subsidiaries	1,619	22,421	-3,821	27,800	17,931	-92.78	
Subsidiary holding companies	0	0	0	-71,106	693,870		-100.00
Net income (loss)	447,249	268,822	1,353,152	1,929,149	1,918,080	66.37	49.82
Memoranda							
Bank net income	457,657	259,674	1,343,894	0	0	76.24	
Nonbank net income	1,713	22,611	55,262	28,694	18,768	-92.42	
Subsidiary holding companys' net income	0	0	0	1,953,894	1,943,870		-100.00

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	16,785,183	94.08	15,913,314	92.51	16,554,505	94.08	0	0	5.48		
Common and preferred stock	16,785,183	94.08	15,913,314	92.51	16,554,287	94.08	0	0	5.48		
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	218	0	0	0			
Investment in nonbank subsidiaries	151,082	0.85	193,813	1.13	148,958	0.85	40,501	39,494	-22.05	149.35	
Common and preferred stock	150,959	0.85	193,639	1.13	148,834	0.85	40,418	39,315	-22.04	149.77	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	123	0	174	0	124	0	83	179	-29.31	-19.08	
Investment in subsidiary holding companies	0	0	0	0	0	0	16,017,300	15,799,563		-100.00	
Common and preferred stock	0	0	0	0	0	0	16,017,300	15,799,563			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	3,461	0.02	2,835	0.02	3,183	0.02	3,473	3,552	22.08	-60.02	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	806,013	4.52	1,022,832	5.95	805,632	4.58	960,350	897,491	-21.20	-5.74	
Cash and due from unrelated depository institution	0	0	0	0	0	0	5,869	5,807		-100.00	
Premises, furnishings, fixtures and equipment	3,705	0.02	3,808	0.02	3,730	0.02	3,834	3,909	-2.70	-9.19	
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	91,010	0.51	64,748	0.38	79,352	0.45	54,811	51,856	40.56	47.07	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	17,840,454	100.00	17,201,350	100.00	17,595,360	100.00	17,086,138	16,801,672	3.72	5.38	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	778,561	4.36	789,698	4.59	783,193	4.45	770,211	755,710	-1.41		
Subordinated notes and debentures	0	0	0	0	0	0	0	0			
Other liabilities	82,728	0.46	65,074	0.38	93,541	0.53	69,813	50,009	27.13	47.52	
Balance due to subsidiaries and related institutions	532,657	2.99	530,784	3.09	531,343	3.02	529,465	535,762	0.35	2.66	
Total liabilities	1,393,946	7.81	1,385,556	8.05	1,408,077	8	1,369,489	1,341,481	0.61	142.46	
Equity Capital	16,446,508	92.19	15,815,794	91.95	16,187,283	92	15,716,649	15,460,191	3.99	0.56	
Perpetual preferred stock (income surplus)	1,250,000	7.01	1,250,000	7.27	1,250,000	7.10	1,250,000	1,231,500	0.00	1.50	
Common stock	79,871	0.45	79,871	0.46	79,871	0.45	79,871	79,883	0.00	-0.14	
Common surplus	6,611,150	37.06	6,588,407	38.30	6,617,404	37.61	6,593,539	6,579,342	0.35	-1.08	
Retained earnings	13,731,893	76.97	12,837,390	74.63	13,444,428	76.41	12,820,916	11,516,672	6.97	59.73	
Accumulated other comprehensive income	-138,478	-0.78	209,833	1.22	-63,032	-0.36	-206,680	-420,081			
Other equity capital components	-5,087,928	-28.52	-5,149,707	-29.94	-5,141,388	-29.22	-4,820,997	-3,527,125			
Total liabilities and equity capital	17,840,454	100.00	17,201,350	100.00	17,595,360	100.00	17,086,138	16,801,672	3.72	5.38	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	529,068	2.97	525,820	3.06	528,220	3	525,044	522,052	0.62	2.81	
Notes payable to subsidiaries that issued TPS	529,068	2.97	525,820	3.06	528,220	3	525,044	522,052	0.62	2.81	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	10.95			6.83	3.93	70	8.46	7.29	62	12.29	9.68	80	12.28	10.40	73
Bank net income / Average equity investment in banks	10.98			13.05	4.73	91	10.31	7.45	76		10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	4.57			77.28	5.73	98	37.95	9.75	89	71.27	7.89	97	47.59	7.10	97
Subsidiary HCs net income / Average equity investment in sub HCs				0	3.62	24	0	7.01	12	12.23	8.55	67	12.55	8.78	79
Bank net income / Parent net income	102.33			96.60	95.67	20	99.32	88.16	28	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	0.38			8.41	5.47	80	4.08	3.59	73	1.49	5.93	64	0.98	3.78	57
Subsidiary holding companies' net income / Parent net income					89.02			68.34		101.28	74	73	101.34	72.48	76
Leverage															
Total liabilities / Equity capital	8.48			8.76	19.50	41	8.70	20.06	34	8.71	20.43	37	8.68	20.88	36
Total debt / Equity capital	4.73			4.99	13.54	42	4.84	14.41	31	4.90	14.31	39	4.89	14.69	43
Total debt + notes payable to subs that issued TPS / Equity capital	7.95			8.32	15.86	43	8.10	16.67	34	8.24	16.36	43	8.26	17.10	41
Total debt + Loans guaranteed for affiliate / Equity capital	4.73			4.99	13.93	42	4.84	14.68	31	4.90	14.56	39	4.89	15.14	43
Total debt / Equity capital – excess over fair value	4.73			4.99	13.68	42	4.84	14.52	31	4.90	14.51	39	4.89	14.81	43
Long-term debt / Equity capital	4.73			4.99	12.46	43	4.84	13.56	32	4.90	13.04	40	4.89	13.37	43
Short-term debt / Equity capital	0			0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0			0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0			0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	22.25			17.72	27.67	42	19.42	34.67	33	14.30	28.44	35	11.09	28.63	34
Double Leverage															
Equity investment in subs / Equity capital	102.98			101.84	103.91	39	103.19	102.81	55	102.17	103.22	47	102.45	103.10	50
Total investment in subs / Equity capital	102.98			101.84	111.18	32	103.19	110.16	39	102.17	111.07	34	102.45	112.48	37
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.27			0.27	1.22	41	0.38	0.47	52	0.18	0.36	46	0.20	0.35	49
Equity investment in subs – equity cap / Net income-div (X)	0.43			0.67	2.81	21	0.72	1.82	26	0.26	1.22	19	0.28	1.22	22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	117.37			255.92	154.20	78	104.56	136.59	36	292.45	177.68	84	197.37	162.34	69
Cash from ops + noncash items + op expense / Op expense + dividend	114.17			249.49	176.81	74	107.04	147.24	29	294.36	190.27	82	199.64	174.91	65
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.33			131.29	90.08	71	78.02	134.08	14	109.45	116.34	52	-13.37	103.19	5
Pretax operating income + interest expense / Interest expense	10,196.36			9,801.75	2,355.68	91	5,850.64	2,016.32	87	8,359.58	1,968.54	91	12,499.06	2,898.75	89
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,600.96			4,414.90	1,688.78	85	2,354.09	1,539.23	81	4,094.20	1,632.83	88	3,655.96	1,369.37	87
Dividends + interest from subsidiaries / Interest expense + dividends	123.99			273.35	186.57	75	109.44	150.43	33	312.60	210.80	80	211.24	188.90	60
Fees + other income from subsidiaries / Salary + other expenses	0			0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	26.23			15.74	20.55	70	19.83	35.64	56	26.62	57.11	57	26.45	33.93	52
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.07			4.46	2.60	73	3.03	3.85	51	4.05	2.64	67	3.77	2.61	59
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.15			0.10			0.04			0.24	
Nonaccrual					1.57			1.03			0.54			6.54	
Total					1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0			0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0			0	0	49	0	0	49	0	0	49	0	0	49
Total	0			0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.10			0.15	3.20	51	0.11	2.66	51	0.22	5.62	52	0.24	5.50	54
Combined thrift assets (reported only by bank holding companies)	0			0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.06			0.07	0.08	86	0.07	0.08	86	0.08	0.19	83	0.07	0.21	83

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	84.89			36.71	61.08	37	96.11	81.10	69	31.67	57.84	28	48.33	57.26	48
Dividends declared / Net income.....	35.68			59.64	81.32	47	47.10	42.29	58	32.38	33.08	50	30.39	27.33	52
Net income – dividends / Average equity.....	7.04			2.76	0.55	66	4.47	4.14	55	8.31	6.46	75	8.55	7.33	65
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	125.33			280.69	182.33	73	101.99	132.17	36	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries.....	0.06			0.12	2.35	71	9.27	3.41	82	0.14	7.53	43	0.14	7.13	52
Dividends from subsidiary holding companies.....	0			0	3.48	45	0	4.85	44	324.16	21.40	93	214.42	16.86	93
Dividends from all subsidiaries.....	125.39			280.81	229.19	71	111.26	174.85	29	324.30	260.40	74	214.56	215.26	54
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	43.70			173.29	123.04	71	48.37	60.28	42		66.55			60.71	
Interest income from bank subsidiaries.....	0.01			0.09	0.70	60	0.05	0.36	56		0.54			0.52	
Management and service fees from bank subsidiaries.....	0			0	2.97	38	0	1.47	37		1.55			1.88	
Other income from bank subsidiaries.....	0			0	0	47	0	0	46		0			0	
Operating income from bank subsidiaries.....	43.71			173.38	148.03	69	48.42	62.88	39		69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	5.49			0.84	39.62	49	106.91	56.39	79	3.12	82.95	24	4.46	51.40	35
Interest income from nonbank subsidiaries.....	0			0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries.....	0			0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0			0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries.....	5.49			0.84	76.32	27	106.91	79.84	72	3.12	150.41	11	4.46	99.33	19
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....					119.72			43.51		103.64	61.23	73	64.30	48.56	61
Interest income from subsidiary holding companies.....					12.80			8.40		0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies.....					1			0.44		0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....					1.63			0.01		0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....					135.14			55.20		103.64	76.49	53	64.30	61.19	50
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.95			99.89	62.43	79	91.05	69.76	45	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0.03			0.05	2.52	52	0.10	0.63	56	0.05	0.80	49	0.08	0.92	55
Management and service fees from bank subsidiaries.....	0			0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0			0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	99.98			99.94	76.26	70	91.15	82.20	32	0.05	78.80	7	0.08	74.20	9
Dividends from nonbank subsidiaries.....	0.05			0.04	2.51	68	8.28	1.95	86	0.04	2.65	42	0.07	2.57	51
Interest income from nonbank subsidiaries.....	0			0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries.....	0			0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0			0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	0.05			0.04	9.13	47	8.28	4.70	80	0.04	7.29	27	0.07	7.64	32
Dividends from subsidiary holding companies.....	0			0	1.54	45	0	2.53	44	99.65	4.52	99	99.80	5.15	99
Interest income from subsidiary holding companies.....	0			0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0			0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0			0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0			0	5.35	42	0	4.56	42	99.65	6.08	96	99.80	6.79	98
Loans and advances from subsidiaries / Short term debt.....					447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....	67.95			66.58	30.31	80	67.44	27.08	81	68.17	28.33	80	69.08	26.53	79